B1(0)fficial हिंदुसू		nited Sta Norther	c 1 ites B n Dis	ank	d 12/31	/09 E l p urt Pa ois	ntered 1 ige 1 of	2/3 41	1/09 1/2			ary P	etition
Ł	of Debtor (if ind				10111		Nar	ne of Joint Do	ebtor (Spouse) (Last	t. First, Middl	le):		
All O	wczyk, Wayne ther Names used i de married, maid	by the Debtor	in the last 8 y	years			All (inc	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 6931					st four digits on one, state al		Sec. or Indvi	idual-Taxpaye	er D. (I	TIN) No.	/Complete EIN(if more		
	t Address of Debte 2 Joliet Road	or (No. & Stre	et, City, and	State):		·-	Str	eet Address o	f Joint	Debtor (No.	& Street, City	y, and St	tate):	
l	La Grange Highlands, IL ZIP CODE 60525					-	untu of Resid	ence o	of the Prince	ipal Place of I		ŽIP COD	E	
Cour	ity of Residence o	or of the Princi	ipai Place of	Business	i.			unty of Acsid	ciicc di	Of the Time	ipui i iuce oi i	-		
Mail	ing Address of De	btor (if differe	ent from stree	t addres	s):	-	Ma	iling Address	of Joi	nt Debtor (if	different from	_		
					CODE								ZIP COD	Æ
Locati	on of Principal As	ssets of Busine	ess Debtor (i	f differer	it from	street address	s above)					Г	ZÎP ÇOD	E
-	Ту	pe of Debtor	r		Ī	Natur	e of Busines	s		Chapt	er of Bankr			
	(Form	requested (app	on)) stors) is form. d LLP) he above ent of entity belo ents (applica c consideratic llments. Rule	one box) ble to incertify: 1006(b	dividua ing that) See O	ck one box) Health Care E Single Asset I H U.S.C. § 1 Railroad Stockbroker Commodity B Ulearing Bank Other Tax-E (Check b Debtor is a ta under Title 2 Code (the Int	Real Estate as Ol(51B) Froker Exempt Entity Exempt Entity Exempt Entity Exempt Entity Exempt Organization Exempt Organization Exempt Organization Exempt Organization Exempt Entity Exempt Ent	y ole) anization d States e Code.) Check one Debtor Debtor Check if: Debtor insider	is a sm is not 's aggres or aft applic	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are pridebts, definiting 101(8) as individual processing personal, fai hold purpose a small business a small busines	Natu (Chuimarily consumed in 11 U.S.6.** "incurred by a rimarily for a mily, or house e." Chapter 11 debtor as definess debtor as tingent liquid ass than \$2,19	CR N N I CE N N N N N N N N N N N N N N N N N N	Check on Chapter 15 decognition Main Procedure 15 decognition Main Procedure 15 decognition Main Procedure 15 decognition Main Procedure 15 decognition Main Main Main Main Main Main Main Mai	e box) 5 Petition for on of a Foreign eeding 5 Petition for on of a Foreign Proceeding ebts are primarily usiness debts.
Stat	istical/Administ	rative Infori	mation								ere solicited p with 11 U.S.			THIS SPACE IS FOR
	Debtor estimates Debtor estimates expenses paid, the	that, after any ere will be no	exempt prop	erty is e	xcludeo	l and adminis	trative							COURT USE ONLY
Estin	nated Number of	Creditors		3			C)							
1- 49	50- 99			-000, 000,	5,001 10,00			50,001- 100,000	Ov 10	er 0,000				ll.
\$0 to \$50,	000,001\$ 000	\$100,001 to \$500,000	\$500,001 t \$1 million	to \$1,00 to \$10	0,001)	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000.00 to \$500 million		\$00,000,001 \$1 billion	More than \$1 billion			
\$0 to	nated Liabilities	\$100,001 to \$500,000	\$500,001 t \$1 million	(a) \$1.000 to \$100 millio	0,001)	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	3.	300,000,001 51 billion	More than \$1 billion			

oluntary Petition (This page must be o	completed and filed in every case)	Entered 12/31/09 12.27.31 Pange Dehra: Wayne J. Stawczyk	Desc Main
	All Prior Bankruptcy Cases Filed Within Las	st 8 Years (If more than two, attach additional sheet	t.)
ocation Vhere Filed: NO		Case Number:	Date Filed:
ocation		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach	additional sheet)
lame of Debtor:		Case Number	Date Filed:
District:		Relationship:	Judge:
10Q) with the Securitie of the Securities Excha	Exhibit A btor is required to file periodic reports (e.g., forms 10K and es and Exchange Commission pursuant to Section 13 or 15(d) nge Act of 1934 and is requesting relief under chapter 11.) ched and made a part of this petition.	Exhibit B (To be completed if debtor in whose debts are primarily of the attorney for the petitioner named in the fore, have informed the petitioner that [he or she] may 12, or 13 of title 11. United States Code, and have available under each such chapter a further certification the notice required by 110.5 C/S 342(b).	onsumer debts) going petition, declare that I proceed under chapter 7, 11, e explained the relief
		Dennis M. Sbertoli	3128965
Does the debtor own o	r have possession of any property that poses or is alleged to pos C is attached and made a part of this petition.	e a threat of imminent and identifiable harm to publi	c health or safety?
☑ No	<u> </u>		<u> </u>
	Ex	hibit D	
(To be completed by c	very individual debtor. If a joint petition is filed, each spouse m	nust complete and attach a separate Exhibit D.)	
	impleted and signed by the debtor is attached and made a part o		
Exhibit D co	impreted and signed by the debitor is attached and made a part of	- www.p	
If this is a joint petition			
Exhibit D al:	so completed and signed by the joint debtor is attached and made	de a part of this petition.	
		rding the Debtor - Venue y applicable box)	
∑ 1	Check an Debtor has been domicified or has had a residence, principal pla preceding the date of this petition or for a longer part of such 18	ce of business, or principal assets in this District for	180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general		
_ ,	Debtor is a debtor in a foreign proceeding and has its principal has no principal place of business or assets in the United States this District, or the interests of the parties will be served in rega	but is a defendant in an action or proceeding [in a fe	ates in this District. or ederal or state court] in
		ides as a Tenant of Residential Property applicable boxes.)	
ū	Landlord has a judgment against the debtor for possession of de	ebtor's residence. (If box checked, complete the follow	wing).
		(Name of landlord that obtained judgment)	<u></u>
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there a entire monetary default that gave rise to the judgment for posses	are circumstances under which the debtor would be p	permitted to cure the , and
	Debtor has included in this petition the deposit with the court of filing of the petition.	of any rent that would become due during the 30-day	period after the
	Debtor certifies that he/she has served the Landlord with this or	ertification (13 U.S.C. § 362(1)).	

B 1 (Official Form 1) (1/08) 0597 Doc 1 Filed 12/21/09	FORM B1, Page Entered 12/31/09 12:27:31 Desc Main
Voluntary Petition Document (This page must be completed and filed in every case)	Entered 12/31/09 12:27:31 Desc Main Pawer Desc Main Wayne J. Stawczyk
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
[IF petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 11, 12	
or 13 of title 11. United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.Ç. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
XX was	X Not Applicable
Signature of Deblor Wayne J. Stawczyk	(Signature of Foreign Representative)
X Not Applicable	(Printed Name of Foreign Representative)
Signature of Joint Debtor Telephone Number (If not represented by attorney)	(Tringer value of Foreign Representative)
Telephone Number (if not represented by automey)	Date
Date	
X Signature of Attorney	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Deptor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided
Dennis M. Sbertoli Bar No. 3128965	the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Sbertoli Law Office	chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any
Firm Name	fee from the debtor, as required in that section. Official Form 19 is attached.
Dennis M. Sbertoli P.O. Box 1482	
Address	Not Applicable
La Grange Park, IL 60526	Printed Name and title, if any, of Bankruptcy Petition Preparer
(708) 579-9724 (708) 579-1934	Social-Security number (If the bankruptcy petition preparer is not an individual,
Telephone Number	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11. United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Data	

Entered 12/31/09 12:27:31 Desc Main Case 09-49587 Doc 1 Filed 12/31/09 Page 4 of 41 Document

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re Wayne J. Stawczyk		Case No.	
	Debtor	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES		OTHER
A - Real Property	YES	1	\$ 0.00			
B - Personal Property	YES	3	\$ 5,293.00			
C - Property Claimed as Exempt	YES	1				
D - Creditors Holding Secured Claims	YES	1		\$ 5,657.71		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 18,914.07		
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
i - Current Income of Individual Debtor(s)	YES	1			\$	1,343.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$	1,896.67
TO1	ſ AL	17	\$ 5,293.00	\$ 24,571.78	}	

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 5 of 41

BSA (Official Form 6A) (12/07)

n re:	Wayne J. Stawczyk		Case No(If known)	
		Debtor		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main

Document Page 6 of 41

B6B (Official Form 6B) (12/07)

	Warma I Ctorrowk		Case No.)		
ın re	Wayne J. Stawczyk			(If known)		
		Debtor		(11 1010 1111)		

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list Interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DESTOR'S INTEREST IN PROPERTY, WITH-OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1, Cash on hand		U.S. Currency Possesion i the Debtor		50.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking Account at TCF Bank		300.00
 Security deposits with public utilities, telephone companies, landlords, and others. 		Security Deposit with Premier Rental, Apartment Lease		1,500.00
Household goods and furnishings, including audio, video, and computer equipment.		Typical household goods and furnishings consisting of: bedroom furniture, living room furniture, miscellaneous kitchen utensils and small appliances.		750.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		Miscellaneous used clothing.	<u>.</u>	250.00
7. Furs and jewelry.		One men's watch, non-jewel		50.00
Firearms and sports, photographic, and other hobby equipment.		Officiating gear used by debtor for part-time job as hockey referee consisting of: skates and officials uniform		200.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
Annuities. Itemize and name each issuer.	X			-

Document

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Page 7 of 41

B6B (Official Form 6B) (12/07) - Cont.

In re Wayne J. Stawczyk

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IIAI	mar

Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	_X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16, Accounts receivable.	х			
 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 	X			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	х			
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 	X 			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		Illinois Commercial Driver's License (CDL) non-transferrable		0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Taurus, average condition, approximately 95,000 miles		1,893.00
26, Boats, motors, and accessories.	Х			
27, Aircraft and accessories.	x			

Case 09-49587 Doc 1				Desc Main	
B6B (Cfficial Form 6B) (12/07) - Cont.			Document	Page 8 of 41	
In re	Wayne J. Stawczyk			Case No	(if known)

Debtor

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.		2008 Computer with older monitor and all-in-one fax/printer machine.		300.00
29. Machinery, fixtures, equipment and supplies used in business.	х		ļ	
30, Inventory.	Х			
31, Animals.	х		_	
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X		1 1	<u> </u>
35. Other personal property of any kind not already listed. Itemize.	х			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main B6C (C:ficial Form 6C) (12/07) Page 9 of 41

	Wayne J. Stawczyk	Ca	ase No
		Debtor	(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875
□11 U.S.C. § 522(b)(2)	
☑ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 Ford Taurus, average condition, approximately 95,000 miles	735 ILCS 5/12-1001(c)	1,893.00	1,893.00
2008 Computer with older monitor and all-in-one fax/printer machine.	735 ILCS 5/12-1001(b)	300.00	300.00
Checking Account at TCF Bank	735 ILCS 5/12-1001(b)	300.00	300.00
Miscellaneous used clothing.	735 ILCS 5/12-1001(a),(e)	250.00	250.00
Officiating gear used by debtor for part-time job as hockey referee consisting of: skates and officials uniform	735 ILCS 5/12-1001(d)	200.00	200.00
One men's watch, non-jewel	735 ILCS 5/12-1001(b)	50.00	50.00
Typical household goods and furnishings consisting of: bedroom furniture, living room furniture, miscellaneous kitchen utensils and small appliances.	735 ILCS 5/12-1001(b)	750.00	750.00

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 10 of 41

In re	Wayne J. Stawczyk		Case No.		
		Debtor	(If known)		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXXXXX6201 Citi Financial Auto PO Box 650487 Dallas, TX 75265-0487			2002 Ford Taurus, average condition, approximately 95,000 miles VALUE \$1,893.00				5,657.71	0.00

continuation sheets attached

Q

Subtotal - (Total of this page)

Total (Use only on last page)

\$ 5,657.71	\$ 0.00
\$ 5,657.71	\$ 0.00

(Report also on Summary of (If applicable, report Schedules) also on Statistical

also on Statistical Summary of Certain Liabilities and Related Data) Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main

Document Page 11 of 41

5:6E (Official Form 6E) (12/07)

Wayne J. Stawczyk

Debtor

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or

responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

₽8E	(Official Form 6E) (12/07) – Cont. DOCUMENT Page 12 01 41
In re	Wayne J. Stawczyk Case No(If known)
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C (7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
drug	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, g, or another substance, 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

Document

Case 09-49587

adjustment.

Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main

Page 12 of 41

1 continuation sheets attached

In re Wa	yne J. Stawczyk			Case	∍ No.	(lf kro	
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	Case 09-49587	Doc 1			31 D	esc Main	

Debtor

SCHEDULE E-	CREDITORS	HOLI	DING	UNSECU	JRED	PRIORITY	CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.								-	\$0.00
								;	
	ŀ								

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals > (Totals of this page)

Total r
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

- 1			
0.00			
	\$ 0.	.00	\$ 0.00
	0.00		

(If known)

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Entered 12/31/09 12:27:31 Page 14 of 41

Desc Main

B6F (Official Form 6F) (12/07)

In	гe	Wayne	J.	Stawczyk
	16	TTGTIC	ν.	~ m ~ _ j

Case No.	·		
		45.00	

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ends in 6120							1,223.8
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285			Miscellaneous consumer purchases.				

Continuation sheets attached

1,223.80 Subtotal Total

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/31/09

Entered 12/31/09 12:27:31 Desc Main

B6F (Official Form 6F) (12/07) - Cont.

Document

Page 15 of 41

In re

Wayne J. Stawczyk

Debtor

Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)		-		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Capital One P.O. Box 30285 Salt Lak City, UT 84130-0285			Miscellaneous consumer purchases.				965.70
NCO Financial Systems Inc 507 Prudential Road Horsham PA 19044 Wyse Financial Services, Inc. 3410 S. Galena Suite 250 Denver Co 80231 Northland Group, Inc. PO Box 390905 Edina MN 55439	,					The state of the s	
Chase 800 Brooksedge Blvd. Columbus, OH 43081			Assignee of unknow account for purposes of collection	t a			987.00
Palisade Collections 210 Sylvan Avenue Englewood Dliffs NJ 07632 NCO Financial Systems Inc 507 Prudential Road Horsham PA 19044							

Sheet no. $\underline{\mathbf{1}}$ of $\underline{\mathbf{3}}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,952.70 Subtotal

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/31/09

Entered 12/31/09 12:27:31 Desc Main

B6F (Official Form 6F) (12/07) - Cont.

Document

Page 16 of 41

in re

Wayne J. Stawczyk

	Case No	
•		(if known)

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Ξ AMOUNT OF DATE OLAIM WAS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOIN OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO ends in 0133							202.12
Check 'n Go Great Lakes Specialty Finance, Inc. 13213 South Cicero Crestwood, IL 60445			Check advance				
NCC 120 N. Keyser Ave. Scranton, PA 18504-9701			•	.	 		
First American 600 Bind St., #1400 Cincinnati, OH 45202			Debtor's payroll processing agent listed for notice purposes only.			And the second s	0.00
ACCOUNT NO. 135935		_					262.40
Midwest Orthopetic Consultants 10719 W. 160th St. Orland Park, IL 60467		•	Medical services rendered to debtor.				
ACCOUNT NO.							4,084.00
Palisades 210 Sylvan Ave. Emglewood Cliffs, NJ 07632-2524			Assignee of unknow account for purposes of collection			<u> </u>	
		_	<u></u>				

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

4,548.52 Subtotal -

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Case 09-49587 Doc 1

Document

Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont.

In ro	Wayne J Stawczy	ık

Case No. ___ (If known) Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)	, - ,			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXXXXXXXX	-						7,067.02
Resurgence Financial LLC 4100 Commercial Avenue Northbrook, IL 60062			Assignee, for purposes of collection of HSBC credit account				
ACCOUNT NO. XXXXXXXXXXXXXX9169	<u> </u>	ļ <u>-</u>					4,122.03
Washington Mutual P.O. Box 44118 Jacksonville, FL. 32231-4118			Miscellaneous consumer purchases	Ì			
Palisade Collections 210 Sylvan Avenue Englewood Dliffs NJ 07632							
NCO Financial Systems, Inc. 1804 Washington Blvd. Mailstop 450 Baltimore, MD 21230						•	
Blitt & Gaines 661 Glenn Avenue Wheeling, IL 60090		_					i

Sheet no. $\ \underline{3}\ \text{of}\ \underline{3}\ \text{continuation}$ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

11,189.05 Subtotal -18,914.07

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

	Case 09-49587	Doc 1	Filed 12/31/09 Document	Entered 12/31/09 1 Page 18 of 41	2:27:31	Desc Main
6G (C	Official Form 6G) (12/07)		Document	raye 10 01 41		
n re:	Wayne J. Stawczyk		D.L.	Case No		nown)
			Debtor		•	,
SC	HEDULE G - E	XECU	TORY CON	TRACTS AND I	JNEXP	PIRED LEASES
	lessee of a lease. Provide	the names an one of the leas ., a minor child	d complete mailing ad ses or contracts, state	chaser," "Agent," etc. State whe dresses of all other parties to ea the child's initials and the name an." Do not disclose the child's r	ach lease or cr and address	ontract described. If of the child's parent
	Check this box if debtor has	no executory	contracts or unexpired	leases.		
	NAME AND MAILING ADDR	ESS, INCLUDING LEASE OR COI	3 ZIP CODE, NTRACT.	DEBTOR'S INTERES NONRESIDENTIAL R	ST, STATE WHE EAL PROPERT	EASE AND NATURE OF ETHER LEASE IS FOR Y. STATE CONTRACT ENT CONTRACT.
Pre	mier Rental			Apartment Lease		

	0.0	WEBUIT H	CODERTORS	
In re: Wayne J. Stawczyk		Debtor	Case No.	(If known)
B6H (Official Form 6H) (12/07)				
Case 09-49587	Doc 1		Entered 12/31/09 12:27:31 Page 19 of 41	Desc Main
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SCHEDULE H - CODERIOKS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 09-49587 B6I (Official Form 6I) (12/07) Doc 1 File

Filed 12/31/09 Document Entered 12/31/09 12:27:31 Page 20 of 41

Desc Main

In re Wayne J. Stawczyk

Debtor

Case No. (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Divorced	DEPENDENTS OF E	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):	•		AGE(S):			
Employment:	DEBTOR		SPOUSE	· · · · · · · · · · · · · · · · · · ·			
Occupation B	us Driver			**			
Name of Employer Fi	irst Student Inc.						
How long employed			<u></u>				
	05 Central Ave Suite 300 incinnati, OH 45202			-			
INCOME: (Estimate of average case filed)	D	EBTOR	s	POUSE			
1. Monthly gross wages, sala	ry, and commissions	\$	1,700.00	\$			
(Prorate if not paid mont 2. Estimate monthly overtime		\$	0,00	\$			
3. SUBTOTAL	\$	1,700.00	\$				
4. LESS PAYROLL DEDUCT	rions						
a. Payroll taxes and soc	cial security	\$	307.00	\$	<u> </u>		
b. Insurance	\$	20.00 30.00	\$ \$				
c. Union dues		\$	0.00	*			
d. Other (Specify)		\$	0.00	\$			
5. SUBTOTAL OF PAYROL	\$	357.00	\$				
6. TOTAL NET MONTHLY TA	\$	1,343.00	\$				
•	ation of business or profession or farm	\$	0.00	\$			
(Attach detailed stateme	\$ \$	0.00					
8. Income from real property9. Interest and dividends		\$ \$	0.00	\$			
	support payments payable to the debtor for the	Ψ		*			
	ependents listed above.	\$	0.00	\$			
11. Social security or other g (Specify)	overnment assistance	\$	0.00	\$			
12. Pension or retirement inc	come	\$	0.00	\$			
13. Other monthly income							
(Specify)		\$	0.00	\$			
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00				
15. AVERAGE MONTHLY IN	\$	1,343.00	<u>.</u>				
	MONTHLY INCOME: (Combine column	-	\$ 1,34				
totals from line 15)	·	(Paper also s	n Summary of Sci		t if applicat		

Filed 12/31/09 Entered 12/31/09 12:27:31 Case 09-49587 Doc 1 Desc Main Page 21 of 41 Document

. B6J (Official Form 6J) (12/07)

03 (311)0131 1 01111 00) (
In re Wayne J. Stawo	zyk	. <u> </u>	_

Case	No.	
		(If known)

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Р th

\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	40.00 0.00 95.00 0.00 95.00 10.00 300.00 25.00
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	40.00 0.00 95.00 0.00 95.00 10.00 300.00 25.00 10.00
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 95.00 0.00 95.00 10.00 300.00 25.00
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 95.00 0.00 95.00 10.00 300.00 25.00
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 95.00 0.00 95.00 10.00 300.00 25.00
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	95.00 0.00 95.00 10.00 300.00 25.00 10.00
\$	0.00 95.00 10.00 300.00 25.00
\$	95.00 10.00 300.00 25.00 10.00
\$	10.00 300.00 25.00 10.00
\$	300.00 25.00 10.00
\$ \$ \$ \$	25.00 10.00
\$ \$	10.00
\$ \$	
\$	
	16.67
	150.00
\$	25.00
\$	0.00
œ	0.00
\$	0.00
	0.00
	0.00 65.00
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\$	0.00
_	
\$	0.00
Ф	405.00
	195.00
	0.00
· —	0.00
	0.00
\$	0.00
\$	0.00
\$	1,896.67
	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Filed 12/31/09 Document

Entered 12/31/09 12:27:31 Desc Main Page 22 of 41

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

Eastern Division

In re	Wayne J. Stawczyk		Case No.	
in to	Debtor	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,343.00
Average Expenses (from Schedule J, Line 18)	\$ 1,896.67
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,700.00

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 23 of 41

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re Wayne J. Stawczyk	Case No.		
Debtor	 Chapter	7	
State the following:	 	,	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$		
4. Total from Schedule F	\$17,225.7	5	

5. Total of non-priority unsecured debt (sum of 1, 3, and 4)

\$17,225.75

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 24 of 41

B6 Declaration (Official Form 6 - Declaration) (12/07)

ln re	Wayne J. Stawczyk	Case No.	
	Debtor	(If known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing surr	nmary and schedules, consisting of
sheets, and that they are true and correct to the best of my knowledge, in	nformation, and belief.
Date:	Signature V way & Staurey V.
	Wayne J. Stawczyk Debtor

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
(NOT APPLICABLE)

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 25 of 41

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Case No.
In re:	Wayne J. Stawczyk	(If known)
	Debtor	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
12,656.00	Employment	01/01/05-12/31/05
6,222.00	Employment	01/01/05-12/31/05
22,766.00	Employment	01/01/08-12/31/08

2. Income other than from employment or operation of business

None 3

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None \mathbf{A}

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** **AMOUNT**

AMOUNT

PAID

STILL OWING

None Ø

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** AMOUNT PAID OR VALUE OF TRANSFER\$ AMOUNT STILL **OWING**

None Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

AMOUNT STILL OWING

Page 27 of 41 Document

3

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

Resurgence Financial LLC

NATURE OF PROCEEDING

Collection

COURT OR AGENCY AND LOCATION

Circuit Court of Cook County

STATUS OR DISPOSITION

Judgment

Wayne Stawczyk 09-m1153594

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Resurgence Financial LLC

12/14/2009

Wage garnishment.

4100 Commercial Avenue Northbrook, IL 60062

5. Repossessions, foreclosures and returns

None ₫

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE.

DESCRIPTION AND VALUE OF

TRANSFER OR RETURN

PROPERTY

6. Assignments and receiverships

None Ø

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None \mathbf{A}

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND ADDRESS OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None **☑** List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF

GIFT

8. Losses

None ☑ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF

PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

LOSS WAS COVERED IN WHOLE OR IN BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$200.00

Sbertoli Law Office Dennis M. Sbertoli P.O. Box 1482 La Grange Park, IL 60526

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None ☑ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR' INTEREST IN PROPERTY Entered 12/31/09 12:27:31 Page 29 of 41

Desc Main

5

11. Closed financial accounts

None ☑ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **☑** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER OR SURRENDER,

IF ANY

13. Setoffs

None ☑ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

Z

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None **☑** If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None **⊽**i If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

6

LAW

None **☑** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None **⊠** c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None Ø

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL BEGINNING AND ENDING NATURE OF

NAME

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN BUSINESS

ADDRESS

7

DATES

None Ø

NAME

Date

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U,S.C. § 101.

* * * * *	
[if completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foresoing statement of financial affairs and any attachments thereto and that they are true and correct.	

Signature

of Debtor

Date: _____

Document

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main

Page 32 of 41

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois Eastern Division**

	e J. Stawczyk Debtor		ase No	Chapter 7
CHAPTER 7 INDIV		R'S STATEMEN	NT OF IN	NTENTION
ART A – Debts secured by prope y property of the estate. Attach ad	rty of the estate. (Part A	must be fully completed		
Property No. 1				
Creditor's Name: Citi Financial Auto		Describe Property S 2002 Ford Taurus, a approximately 95,00	verage cond	
Property will be (check one): Surrendered	☑ Retained			
If retaining the property, I intend Redeem the property Reaffirm the debt Other. Explain			en using 11	U.S.C. § 522(f))
Property is (check one): Claimed as exempt		✓ Not claimed as exe	mpt	
PART B – Personal property subjected unexpired lease. Attach adding Property No. 1 Lessor's Name: Premier Rental	ect to unexpired leases. tional pages if necessar Describe Leas Apartment Lea	ed Property:	Lease will i	completed for De Assumed pursual C. § 365(p)(2): NO
0 continuation sheets attac				
l declare under penalty of perju securing a debt and/or persona	ry that the above indic I property subject to a	ates my intention as to n unexpired lease.	any proper	ty of my estate

Wayne J. Stawczyk Signature of Debtor

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 33 of 41

Dennis M. Sbertoli 3128965 Sbertoli Law Office Dennis M. Sbertoli P.O. Box 1482 La Grange Park, IL 60526

(708) 579-9724 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Wayne J. Stawczyk Social Security Number: 6931 Case No:

Chapter 7

Numbered Listing of Creditors

••	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	Unsecured Claims	\$ 1,223.80
2.	Capital One P.O. Box 30285 Salt Lak City, UT 84130-0285	Unsecured Claîms	\$ 965.70
3.	Chase 800 Brooksedge Blvd. Columbus, OH 43081	Unsecured Claims	\$ 987.00
4.	Check 'n Go Great Lakes Specialty Finance, Inc. 13213 South Cicero Crestwood, IL 60445	Unsecured Claims	\$ 202.12
5.	Citi Financial Auto PO Box 650487 Dallas, TX 75265-0487	Secured Claims	\$ 5,657.71

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 34 of 41

	Marian I Stowersk	Case No	
In re:	Wayne J. Stawczyk First American 600 Bind St., #1400 Cincinnati, OH 45202	Unsecured Claims	\$ 0.00
7.	Midwest Orthopetic Consultants 10719 W. 160th St. Orland Park, IL 60467	Unsecured Claims	\$ 262.40
8.	Palisades 210 Sylvan Ave. Emglewood Cliffs, NJ 07632-2524	Unsecured Claims	\$ 4,084.00
9.	Resurgence Financial LLC 4100 Commercial Avenue Northbrook, IL 60062	Unsecured Claims	\$ 7,067.02
10 .	Washington Mutual P.O. Box 44118 Jacksonville, FL. 32231-4118	Unsecured Claims	\$ 4,122.03

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 35 of 41

In re: Wayne J. Stawczyk

Case No.

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Wayne J. Stawczyk, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of 2 sheets (not including this declaration), and that it is true to the best of my information and belief.

Signature:

Wayne J. Stawczyk

Dated:

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main

Document Page 36 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Wayne J. Stawczyk

Case No.

Debtor.

Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$ <u>1,343.00</u>
Five months ago	\$1,343.00
Four months ago	\$1,343.00
Three months ago	\$1,343.00
Two months ago	\$ <u>1,343.00</u>
Last month	\$1,343.00
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ 8,058.00
Average Monthly Net Income	\$ <u>1,343.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Debtor

Wayne J. Stawczyk

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 37 of 41

661 Glenn Avenue Wheeling, IL 60090

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

Capital One P.O. Box 30285 Salt Lak City, UT 84130-0285

Chase 800 Brooksedge Blvd. Columbus, OH 43081

Check 'n Go Great Lakes Specialty Finance, Inc. 13213 South Cicero Crestwood, IL 60445

Citi Financial Auto PO Box 650487 Dallas, TX 75265-0487

First American 600 Bind St., #1400 Cincinnati, OH 45202

Midwest Orthopetic Consultants 10719 W. 160th St. Orland Park, IL 60467

NCC 120 N. Keyser Ave. Scranton, PA 18504-9701

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 38 of 41

Wyse Financial Services, Inc. 3410 S. Galena Suite 250 Denver Co 80231

NCO Financial Systems Inc 507 Prudential Road Horsham PA 19044

NCO Financial Systems, Inc. 1804 Washington Blvd. Mailstop 450 Baltimore, MD 21230

Northland Group, Inc. PO Box 390905 Edina MN 55439

Palisade Collections 210 Sylvan Avenue Englewood Dliffs NJ 07632

Palisades 210 Sylvan Ave. Emglewood Cliffs, NJ 07632-2524

Premier Rental

Resurgence Financial LLC 4100 Commercial Avenue Northbrook, IL 60062

Washington Mutual P.O. Box 44118 Jacksonville, FL. 32231-4118 Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main Document Page 39 of 41

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Wayne J. Stawczyk	Bankruptcy Case Number:
VERIFICAT	ION OF CREDITOR MATRIX Number of Creditors:
The above named Debtor(s) hereby verifies that knowledge.	t the list of creditors is true and correct to the best of my (our)
Dated:	Wayne J. Stanczyk Debtor

Entered 12/31/09 12:27:31 Desc Main Case 09-49587 Doc 1 Filed 12/31/09 Document B 1D (Official Form 1, Exhibit D) (12/08) Page 40 of 41

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois Eastern Division

lo re	Wayne J. Stawczyk	Case No	
11110	Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but i do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check	k the a	applicable
statement.] [Must be accompanied by a motion for determination by the court.]		

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Case 09-49587 Doc 1 Filed 12/31/09 Entered 12/31/09 12:27:31 Desc Main B 1D (Official Form 1, Exh. D) (12/08) — Cont. Page 41 of 41
B 1D (Official Form 1, Exil. D) (12/00) - Cont.
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
-
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Wayne J. Stawczyk
Date: 1-9-09